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Serial No. 09/675,252
Response to Office Action dated December 6, 2004

Amendments to Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims:

Claim 1 (Canceled).

Claim 2 (Previously Presented): The accounting and reconciliation system as set forth in claim 20, wherein:

said seller terminal includes an input device usable by the seller to input an estimate in response to an estimate request from the buyer for a product or service to be supplied,

said seller terminal creates estimate data based on the estimate, and sends the estimate data to said buyer terminal, and

said buyer terminal receives the estimate data, and creates the purchase request data based on the received estimate data.

Claim 3 (Previously Presented): The accounting and reconciliation system as set forth in claim 2, wherein:

said buyer terminal includes a display for displaying content of the received estimate data, and an input device usable by the buyer to accept the content of the displayed estimate data, and

said buyer terminal creates the purchase request data upon acceptance of the content of the estimate data.

Claim 4 (Previously Presented): The accounting and reconciliation system as set forth in claim 3, wherein:

the estimate data contains information which specifies first and second payment methods, and

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said buyer terminal prompts the buyer via said display to confirm that the second payment method may be used if the first payment method fails.

Claim 5 (Previously Presented): The accounting and reconciliation system as set forth in claim 20, wherein:

said buyer terminal includes an input device usable by the buyer to input information which relates to one or more of an effective period of the purchase request data, delivery date of the product or service, delivery method of the product or service, possibility of separate delivery, and due date of payment from a bank, and

said buyer terminal incorporates the input information in the purchase request data.

Claim 6 (Currently Amended): The accounting and reconciliation system as set forth in claim 20, wherein:

the processing system of said reconciliation unit changes the purchase transaction conditions included in the purchase request data in response to buyer inputs, and
the processing system of said reconciliation unit includes the changed purchase transaction conditions in the credit data.

Claim 7 (Previously Presented): The accounting and reconciliation system as set forth in claim 6, wherein:

the purchase transaction conditions comprise information which relates to delivery date of the product or service, delivery method, and possibility of separate delivery.

Claim 8 (Previously Presented): The accounting and reconciliation system as set forth in claim 6, wherein:

the purchase transaction conditions comprise information of a purchase price of the product or service.

Claim 9 (Currently Amended): The accounting and reconciliation system as set forth in claim 6, wherein:

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said reconciliation unit further comprises a memory for storing the purchase transaction conditions, and

the communication circuitry of said reconciliation unit sends the payment to the seller terminal when the supplied content of the product or service included in the acknowledgement data satisfies the purchase transaction conditions stored in said memory.

Claim 10 (Currently Amended): The accounting and reconciliation system as set forth in claim 20, wherein:

said seller terminal includes a processing system, and an input device usable by the seller to confirm content of the credit data received from said reconciliation unit, and

the processing system of said seller terminal destroys the credit data, terminates supply of the product or service, and changes the purchase transaction conditions when there is no confirmation by the seller with regard to the content of the credit data.

Claim 11 (Currently Amended): The accounting and reconciliation system as set forth in claim 20, wherein:

said seller terminal includes a processing system that creates delivery list data based on content of the credit data, and communication circuitry that sends the delivery list data to said buyer terminal.

Claim 12 (Previously Presented): The accounting and reconciliation system as set forth in claim 11, wherein the acknowledgement data contains information which relates to whether the product or service listed in the delivery list data has been supplied to the buyer.

Claim 13 (Currently Amended): The accounting and reconciliation system as set forth in claim 20, wherein:

said seller terminal includes communication circuitry that sends receipt data to said reconciliation unit when the payment data is received, and

the processing system of said reconciliation unit bills the buyer for the product or service after receiving the receipt data.

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Claim 14 (Currently Amended): The accounting and reconciliation account reconciliating system as set forth in claim 20, wherein:

the processing system of said reconciliation unit uses the same credit data if the buyer and the seller remain unchanged and if when the same purchase transaction is repeated.

Claim 15 (Previously Presented): The accounting and reconciliation system as set forth in claim 20, wherein said buyer terminal comprises a cellular phone.

Claim 16 (Currently Amended): An accounting and reconciliation method for a system which includes:

a buyer terminal for a buyer;
~~a reconciliation unit;~~ and
~~a seller terminal for a seller;~~

said accounting and reconciliation method mediating a purchase transaction between a the buyer and ~~a~~ the seller, and comprising:

(1) creating in ~~a~~ said buyer terminal for the buyer purchase request data for a product or service ordered by the buyer, and sending the purchase request data to ~~a~~ said reconciliation unit;

(2) creating in said reconciliation unit electronic credit data based on the purchase request data sent from said buyer terminal, and sending the electronic credit data to ~~a~~ said seller terminal for the seller, said electronic credit data guaranteeing payment to the seller account reconciliation by said reconciliation unit for the product or service supplied by the seller and comprising information which specifies purchase transaction conditions for the product or service;

(3) creating in said seller terminal electronic record data which satisfies the purchase transaction conditions specified by the electronic credit data sent from said reconciliation unit, and sending the electronic record data created to said reconciliation unit; and

(4) receiving in said reconciliation unit the electronic record data from said seller terminal, and thereafter billing the buyer for payment for the product or service upon

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confirmation that the electronic record data sent from said seller terminal satisfies the purchase transaction conditions contained in the electronic credit data.

Claim 17 (Currently Amended): An account reconciliation server which guarantees account reconciliation in purchase transactions between a buyer and a seller of a product or service,

said account reconciliation server comprising:

a communicating circuit for establishing communications with each of a buyer terminal of the buyer and a seller terminal of the seller;

credit data creating means for creating, based on purchase request data received from the buyer terminal, credit data including information which specifies purchase transaction conditions for the product or service, and sending the credit data created to said seller terminal, said credit data guaranteeing payment to the seller by the account reconciliation server account reconciliation for the product or service;

delivery list creating means for, when the product or service is received from the seller, creating and sending to said buyer terminal delivery list data relating to delivery of the product or service ~~when the product or service is received from the seller~~; and

claiming means which, when acceptance data for the delivery list data is received from the buyer terminal, causes the the product or service to be delivered to the buyer, and sends a claim to the buyer for payment for the product or service.

Claim 18 (Canceled).

Claim 19 (Currently Amended): An account reconciliation server which guarantees account reconciliation in a purchase transaction between a buyer and a seller of a product or service,

said account reconciliation server comprising:

a communicating circuit for establishing communications with each of a buyer terminal for the buyer and a seller terminal for the seller;

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credit data creating means for creating, based on purchase request data for the product or service supplied from the buyer terminal, credit data including information which specifies purchase transaction conditions for the product or service, and sending the credit data to said seller terminal, said credit data guaranteeing payment to the seller by the account reconciliation server for the supplying of the product or service; and

claiming means for, when acknowledgement data from the buyer terminal is received via said seller terminal, sending payment data to said seller terminal for the product or service, while billing the buyer for payment for the product or service, said acknowledgement data being issued by said buyer terminal when the buyer receives from the seller the product or service which is based on content of the credit data and when the content satisfies the purchase transaction conditions in the credit data.

Claim 20 (Currently Amended): An accounting and reconciliation system comprising:

a seller terminal for a seller, the seller terminal receiving credit data guaranteeing payment for a product or service, and receiving payment data for the product or service;

a buyer terminal for a buyer, the buyer terminal sending purchase request data including purchase transaction information which specifies purchase transaction conditions for the product or service;

a reconciliation unit for mediating a purchase transaction between the buyer and the seller in response to receiving the purchase request data sent from the buyer terminal, the reconciliation unit comprising:

communication circuitry for communicating with the buyer terminal and the seller terminal; and

a processing system responsive to the purchase request data for creating, based on the purchase request data received from the buyer terminal, electronic credit data that guarantees payment to the seller by the reconciliation unit for the product or service, and sending the electronic credit data to the seller terminal, and for sending the payment data to the seller terminal after receiving acknowledgment data indicative of the buyer's acknowledgment of receipt of the product or service.

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Claim 21 (Currently Amended): An accounting and reconciliation system comprising:

a seller terminal for a seller, the seller terminal receiving credit data guaranteeing payment for a product or service, and receiving payment data for the product or service;

a buyer terminal for a buyer, the buyer terminal sending purchase request data including purchase transaction information which specifies purchase transaction conditions for the product or service, receiving delivery list data relating to delivery of the product or service, and sending acceptance data in response to the delivery list data; and

a reconciliation unit for mediating a purchase transaction between the buyer and the seller in response to receiving the purchase request data sent from the buyer terminal to the reconciliation unit, the reconciliation unit comprising:

communication circuitry for communicating with the buyer terminal and the seller terminal; and

a processing system responsive to the purchase request data for sending the credit data to the seller terminal and for sending the payment data to the seller terminal after the product or service is supplied from the seller,

wherein the credit data guarantees payment to the seller by the reconciliation unit for the product or service.

Claim 22 (Currently Amended): A reconciliation unit for an accounting and reconciliation system comprising a seller terminal for a seller and a buyer terminal for a buyer, the seller terminal receiving credit data guaranteeing payment for a product or service, and receiving payment data for the product or service, and a buyer terminal for a buyer, the buyer terminal sending purchase request data containing purchase transaction information which specifies purchase transaction conditions for the product or service, wherein the reconciliation unit mediates a purchase transaction between the buyer and the seller in response to receiving the purchase request data sent from the buyer terminal, the reconciliation unit comprising:

communication circuitry for communicating with the buyer terminal and the seller terminal; and

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a processing system responsive to the purchase request data for sending the credit data to the seller terminal and for sending the payment data to the seller terminal after receiving acknowledgment data indicative of the buyer's acknowledgment of receipt of the product or service,

wherein the credit data guarantees payment to the seller by the reconciliation unit for the product or service.

Claim 23 (Currently Amended): A reconciliation unit for an accounting and reconciliation system comprising a seller terminal for a seller and a buyer terminal for a buyer, the seller terminal receiving credit data guaranteeing payment for a product or service, and receiving payment data for the product or service, and a buyer terminal for a buyer, the buyer terminal sending purchase request data including purchase transaction information which specifies purchase transaction conditions for the product or service, receiving delivery list data relating to delivery of the product or service, and sending acceptance data in response to the delivery list data, wherein the reconciliation unit mediates a purchase transaction between the buyer and the seller in response to receiving the purchase request data sent from the buyer terminal, the reconciliation unit comprising:

communication circuitry for communicating with the buyer terminal and the seller terminal; and

a processing system responsive to the purchase request data for sending the credit data to the seller terminal, and for sending the payment data to the seller terminal after the product or service is supplied from the seller,

wherein the credit data guarantees payment to the seller by the reconciliation unit for the product or service.

Claim 24 (Currently Amended): A buyer terminal for a buyer for use in an accounting and reconciliation system comprising a seller terminal for a seller and a reconciliation unit, the seller terminal receiving credit data guaranteeing payment for a product or service, and receiving payment data for the product or service, and the [[a]] reconciliation unit for mediating a purchase transaction between the buyer and the seller in response to receiving purchase request

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data and, the reconciliation unit comprising communication circuitry for communicating with the buyer terminal and the seller terminal, and a processing system responsive to the purchase request data for sending the credit data to the seller terminal and for sending the payment data to the seller terminal after receiving acknowledgment data indicative of the buyer's acknowledgment of receipt of the product or service, the buyer terminal comprising:

short-distance communication circuitry for communicating with the seller terminal and the reconciliation unit;

wide area communication circuitry for communicating with the reconciliation unit;
one or more input devices;

a processing system for sending the purchase request data to the reconciliation unit via the wide area communication circuitry, the purchase request data including purchase transaction information which specifies purchase transaction conditions for the product or service, and for, in response to an input by the buyer using the one or more input devices, sending to the seller terminal via the short-distance communication, for forwarding thereafter by the seller terminal to the reconciliation unit, the acknowledgement of receipt of the product or service to the reconciliation unit in response an input by the buyer using the one or more input devices.

Claim 25 (Currently Amended): A seller terminal for a seller for use in an accounting and reconciliation system comprising a buyer terminal for a buyer and a reconciliation unit, the buyer terminal sending purchase request data including purchase transaction information which specifies purchase transaction conditions for a product or service, and the [[a]] reconciliation unit for mediating a purchase transaction between the buyer and the seller in response to receiving the purchase request data sent from the buyer terminal and, the reconciliation unit comprising communication circuitry for communicating with the buyer terminal and the seller terminal, and a processing system responsive to the purchase request data for sending credit data guaranteeing payment for the product or service and for sending payment data for the product or service after receiving acknowledgment data indicative of the buyer's acknowledgment of receipt of the product or service, the seller terminal comprising:

wide area communication circuitry for communicating with the reconciliation unit;

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short-distance communication circuitry for communicating with the buyer terminal and the reconciliation unit; and

a processing system for receiving the credit data and the payment data from the reconciliation unit and for receiving, via the short distance communication circuitry, the acknowledgment data from the buyer terminal and forwarding, via the wide area communication circuitry, the acknowledgment data to the reconciliation unit.

Claim 26 (Currently Amended): A buyer terminal for a buyer for use in an accounting and reconciliation system comprising a seller terminal for a seller and a reconciliation unit, the seller terminal receiving credit data guaranteeing payment for a product or service, and receiving payment data for the product or service, and the [[a]] reconciliation unit for mediating a purchase transaction between the buyer and the seller in response to receiving purchase request data and, the reconciliation unit comprising communication circuitry for communicating with the buyer terminal and the seller terminal, and a processing system responsive to the purchase request data for sending the credit data to the seller terminal and for sending the payment data to the seller terminal after the product or service is supplied from the seller, the buyer terminal comprising:

short-distance communication circuitry for communicating with the seller terminal and the reconciliation unit;

wide area communication circuitry for communicating with the reconciliation unit;

one or more input devices;

a processing system for sending the purchase request data to the reconciliation unit via the wide area communication circuitry, the purchase request data including purchase transaction information which specifies purchase transaction conditions for the product or service, for receiving delivery list data relating to delivery of the product or service from the seller terminal via the short-distance communication circuitry, and for sending acknowledgment acceptance data input using the one or more input devices in response to the delivery list data to the seller terminal via the short-distance communication circuitry.

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Claim 27 (Currently Amended): A seller terminal for a seller for use in an accounting and reconciliation system comprising a buyer terminal for a buyer and a reconciliation unit, the buyer terminal sending purchase request data including purchase transaction information which specifies purchase transaction conditions for the product or service, receiving delivery list data relating to delivery of the product or service, and sending acceptance data in response to the delivery list data, and the [[a]] reconciliation unit for mediating a purchase transaction between the buyer and the seller in response to receiving the purchase request data sent from the buyer terminal and, the reconciliation unit comprising communication circuitry for communicating with the buyer terminal and the seller terminal and a processing system responsive to the purchase request data for sending credit data to the seller terminal and for sending the payment data to the seller terminal after the product or service is supplied from the seller, the seller terminal comprising:

wide area communication circuitry for communicating with the reconciliation unit;
short-distance communication circuitry for communicating with the buyer terminal and the reconciliation unit; and
a processing system for receiving from the reconciliation unit, via the wide area communication circuitry, the credit data and the payment data from the reconciliation unit and for sending to the buyer terminal, via the short-distance communication circuitry, the delivery list data.

Claim 28 (New): A method for making purchases without the use of a credit card, comprising:

generating in a buyer terminal of a buyer a purchase request for a product or service sold by a seller;
sending the purchase request from the buyer terminal to a reconciliation unit via a wide area communication network to which the buyer terminal and the reconciliation are connected;
generating credit data in the reconciliation unit based on the purchase request from the buyer terminal, the credit data guaranteeing payment to the seller by the reconciliation unit;

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sending the credit data from the reconciliation unit to a seller terminal of the seller via a wide area communication network to which the seller terminal and the reconciliation unit are connected;

sending delivery list data from the seller terminal to the buyer terminal via a short-distance communication network, the delivery list data relating to delivery to the buyer from the seller of the product or service;

sending acknowledgment data from the buyer terminal to the seller terminal via the short-distance communication network, the acknowledgment data acknowledging the delivery to the buyer from the seller of the product or service specified in the delivery list data;

sending the acknowledgment data from the seller terminal to the reconciliation unit via the wide area communication network to which the seller terminal and the reconciliation unit are connected; and

sending payment data from the reconciliation unit to the seller terminal via the wide area communication network to which the seller terminal and the reconciliation unit are connected.